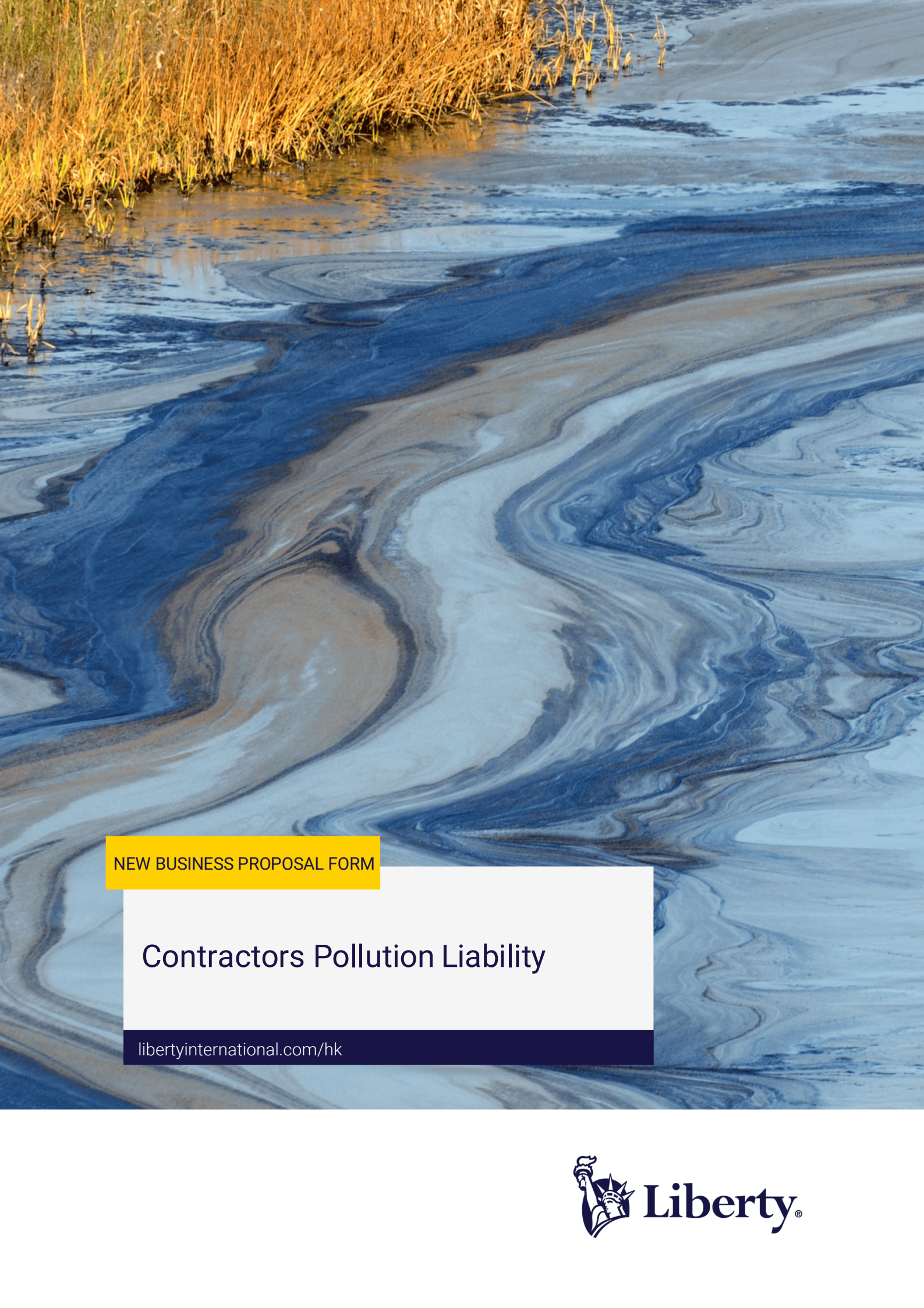




NEW BUSINESS PROPOSAL FORM

Contractors Pollution Liability

libertyinternational.com/hk



Proposal Form



IMPORTANT NOTICE

The information provided in this proposal will form the basis of any contract of insurance entered into. Please read the following notices carefully and ensure you answer all questions in full and read and sign the Declaration at the end.

FOR CLAIMS MADE INSURANCE

This is a proposal for a 'Claims Made' policy of insurance. This means that the policy covers you for any claims made against you and notified to the insurer during the policy period. The policy does not provide cover in relation to:

- pollution conditions that occurred prior to the retroactive date (if one is specified) in the policy;
- any claim made, threatened or intimated against you prior to the commencement of the policy period;
- any claim or fact that might give rise to a claim, reported or which can be reported to an insurer under any insurance policy entered into before the commencement of the policy period;
- any claim or fact that might give rise to a claim, noted in this proposal or any previous proposal;
- any claim arising out of any fact you are aware of before the commencement of the policy period;
- any claim made against you after the expiry of the policy period.

However, the effect of Section 40(3) of the Insurance Contracts Act 1984 (Cth) is that where you become aware, and notify us in writing as soon as is reasonably practicable after first becoming aware but within the policy period, of any facts which might give rise to a claim against you, any claim which does arise out of such facts shall be deemed to have been made during the policy period, notwithstanding that the claim was made against you after the expiry of the policy period.

YOUR DUTY OF DISCLOSURE

Before you enter into a contract of general insurance with an insurer, you have a duty, under the Insurance Contracts Act 1984 (Cth), to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

This includes but is not limited to every fact and matter that you know, or could reasonably be expected to know that might give rise to a claim against you. This may also include information which is additional to the questions asked in this proposal form.

You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance. This means that prior to renewal or any policy variations, as well as advising of new information, you also need to advise the insurer of any changes to the facts previously notified.

Your duty however does not require disclosure of matter:

- that diminishes the risk to be undertaken by the insurer;
- that is of common knowledge;
- that your insurer knows or, in the ordinary course of its business, ought to know;
- as to which compliance with your duty is waived by the insurer.

Proposal Form



PRIVACY NOTICE

Liberty International Insurance Limited (UBI 03967394) (Liberty) is part of the Liberty Mutual Group headquartered in the United States.

We collect personal information to provide insurance products and services, manage claims and support related business operations. This may include information collected from insurance brokers, intermediaries, or directly from you. If you do not provide the personal information requested, we may be unable to offer the appropriate type or level of service.

If you provide Liberty with personal or sensitive information about other individual, you must ensure they are aware of this notice and have consented to the disclosure. If you have not done so, please inform Liberty before sharing their data.

Your personal information may be disclosed to Liberty's related entities, reinsurers, insurance intermediaries, loss adjusters, legal and professional advisors and other service providers. We may also store your information with third party cloud or electronic storage providers.

Some recipients may be located overseas in the United States, Canada, United Kingdom, European Union, India, China, Australia, Singapore and Malaysia. Where reasonably necessary, your information may be transferred to countries without comparable data protection laws to deliver the services you request. By engaging with Liberty, you consent to these cross-border transfers unless you notify us otherwise in writing.

We are committed to protecting your privacy and ensuring transparency in how we use your personal information. As part of this commitment, we confirm Liberty does not currently use automated decision-making (**ADM**).

You may access or seek correction of your personal information, make a privacy complaint, or raise any queries by contacting Liberty's Privacy Officer: privacy.officer.ap@libertymutual.com. If you require a physical mailing address, please contact the Privacy Officer via email.

For more information, and to view the relevant privacy policy for your jurisdiction, visit: [Hong Kong Privacy Policy](#).

Proposal Form



INSTRUCTIONS

Important: Please answer all questions fully. If any section does not apply, please indicate with N/A. All questions will be deemed to be answered in respect of all entities & persons to be insured under this policy. If the space provided is insufficient please include attachments on your company letterhead.

This application must be signed and dated by an owner, principal or other duly authorised person. Please submit the following with this application:

- Standard client and sub-contractor contract documents used
- Representative Project Listing with descriptions
- Attach a list of proposed Named Insureds to be covered by this policy and include ownership information and description of operations for each entity (Only those entities performing the services and/or operations as proposed will be included as Named Insured)

APPLICATION FOR CONTRACTOR'S POLLUTION LIABILITY

THE INSURED

- Named Insured
- Address
- Website address
- Period of Insurance
 - From at 4pm Local Standard Time
 - To at 4pm Local Standard Time

Proposal Form



5. Project Details (one off contract/project specific)

6. Project Name

7. Project Period

From:

To:

COVERAGE DETAILS

8. Limits

Occurrence Limits	Aggregate Limit
\$	\$

9. Deductible

\$

If you require further options, please discuss with your broker

COMPANY OPERATIONS

10. Operations of the Named Insured

Proposal Form



11. Which States and Countries do you operate in?

ACT	NSW	NT	QLD	SA	TAS	VIC	WA
%	%	%	%	%	%	%	%
Australia			New Zealand		Other		
			%		% %		

12 . If "other", please list countries below

TURNOVER OR CONTRACT VALUE

13. Actual Revenue Current Period of Insurance \$
14. Estimated Revenue for forthcoming Period of Insurance \$
15. Actual Wages Current Period Of Insurance \$
16. Estimated Wages for forthcoming Period of Insurance \$
- Or
17. Contract Value \$

ACTIVITIES

18. **Activities**
- | | |
|---|---|
| General construction (including electrical, carpentry, plumbing, painting, concrete, steel) | % |
| General earthmoving, excavation, grading and site preparation | % |
| Demolition / dismantling/ drilling / dredging / marine / industrial facility maintenance / landfill O&M | % |
| Soil and groundwater remediation, recycling / packaging of hazardous materials | % |
| Underground work: installation of pipelines, underground storage tanks, mining support | % |
| Hazardous waste treatment | % |
| Energy services (oil and gas) | % |
| Total Percentage | % |

Proposal Form



19. What Pollution / Environmental Risk Management Procedures are in place? (Please provide a copy of the Environmental Management Plan)

20. Do you select, arrange for the transportation of, or transport hazardous waste to treatment, storage or disposal facilities?
If Yes, please explain:

Yes

No

21. Do you own, operate, rent or lease a treatment, storage or disposal facility
If Yes, please explain:

Yes

No

22. Have you entered into any Joint Venture Agreements to which this insurance should apply?
If yes, please explain and attach a copy of Articles of Joint Venture Incorporation

Yes

No

Proposal Form



23. Use of Written Contracts		
Does your contract contain a limitation of liability provision?	Yes	No
If Yes, please explain:		

24. Who reviews contractual agreements on your behalf?
--

25. Do you subcontract contracting services?	Yes	No
If Yes, please specify the service and the total gross turnover:		
Service	Total Gross Turnover	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	

26. Do you use written contracts with your subcontractors?	Yes	No
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Proposal Form



CYBER SECURITY

- | | | | |
|-----|---|-----|----|
| 27. | Does the company have an established Cyber Security Strategy in place that extends beyond data protection? | Yes | No |
| 28. | How does the company ensure that cyber security risk management is integrated in the company's overall risk management practices? | | |

- | | |
|-----|---|
| 29. | What is the company's approach towards external and internal penetration tests and vulnerability assessments? |
|-----|---|

- | | |
|-----|---|
| 30. | How are critical vulnerabilities remedied once identified? What changes are now being implemented as a result of a recent breach? |
|-----|---|

- | | |
|-----|---|
| 31. | Please provide a copy of your Cyber Incident Response Plan (Executive Summary would suffice), or equivalent for our review. |
|-----|---|

Proposal Form



CLAIMS INFORMATION

32. Has any application for Pollution Liability Insurance by the applicants present owners , principals or partners ever been declined, or coverage cancelled or non-renewed?

Yes

No

33. Has any claim, suit, or demand for money or services ever been made against the applicant, its subsidiaries, or its principals?

If Yes, please explain:

Yes

No

34. Is the applicant aware of any of the following circumstances or any allegations of the applicant's liability, or any allegations of an act, error, or omission in the performance of the applicant's services which may result in any claim, suit, or demand for money or services against the applicant or any person or entity for who the coverage is sought?

If Yes, please explain.

Yes

No

35. What steps are taken to identify and evaluate pre-existing contamination in soil and ground water before undertaking surface works?

PLEASE NOTE THAT THE POLICY SHALL NOT APPLY TO SUCH REPORTED CLAIMS OR CIRCUMSTANCES, UNLESS SCHEDULED ONTO THE POLICY BY ENDORSEMENT.

Proposal Form



DECLARATION

(To be signed by a partner or director.)

I, the undersigned, declare and acknowledge:

- that I am, after enquiry, authorised by all person(s) or entities seeking insurance, to make this proposal;
- that after enquiry, all information supplied in this proposal and any supporting documents attached to this proposal or supplied separately, is true and correct and I have not withheld any material information from this proposal
- that this proposal and any accompanying documents shall form or partly form the basis of the contract proposed.
- that until a Contract of Insurance is entered into, I am obliged to inform Liberty of any changes to any information supplied or of any new information that is relevant;
- that I understand Liberty relies on the accuracy of the information and documentation supplied proposing for this insurance;
- that I have read and understood the Important Notices which form part of this proposal;
- that I understand that no insurance is in force until a Contract of Insurance is entered into, which is upon the Proposer's acceptance of an offer by Liberty, if any.

Signed

Print Name

Title

Dated

HAVE YOU REMEMBERED TO ATTACH THE FOLLOWING?

Standard client and sub-contractor contract documents used

Representative Project Listing with descriptions

a list of proposed Named Insureds to be covered by this policy and include ownership information and description of operations for each entity (Only those entities performing the services and/or operations as proposed will be included as Named Insured)

any other document you have been asked to attach in the questions above